CLAIM AMENDMENTS

1.   (Currently Amended) A method for providing recent financial transaction data to a plurality of users of a web site comprising:

receiving at a first computer financial transaction data for a plurality of users of a first financial institution;

receiving at a second computer financial transaction data for a plurality of users of a second financial institution;

transmitting at least daily said financial transaction data from said first computer and said second computer to a database accessible from a server at said web site;

prompting a first one of said plurality of users of said web site for a first account number for financial transaction data from said first financial institution;

prompting said first one of said plurality of users of said web site for a second account number for financial transaction data from said second financial institution;

prompting a second one of said plurality of users of said web site for a third account number for financial transaction data from a third financial institution;

receiving at said web site said first, second, and third account numbers;

requesting from said database in response to receiving said first, second, and third account numbers financial transaction data for said first account number, for said second account number, and said third account number;

generating a first report comprising said financial transaction data for said

first account number and said second account number;

generating a second report comprising said financial transaction data for

said third account number;

presenting said first report comprising said financial transaction data for

said first account number and said second account number to said first one of said

plurality of users of said web site; and

presenting said second report comprising said financial transaction data for

said third account number to said second one of said plurality of users of said web

site.

2.   (Canceled)

3.   (Currently Amended) The method of claim 1 further comprising transmitting said

financial transaction data in said first report to an accounting software package at

said first one of said plurality of users' computer.

4.   (Currently Amended) The method of claim 1 wherein presenting said first report

comprising said financial transaction data for said first account number and said

second account number comprises presenting said financial transaction data in a

browser.

5.   (Currently Amended) The method of claim 1 wherein presenting said first report

comprising said financial transaction data for said first account number and said

second account number comprises presenting said financial transaction data in an

online information service application.

6. (Previously Presented) The method of claim 1 wherein said financial transaction data originates from a plurality of processing centers.

7. (Previously Presented) The method of claim 1 wherein said first computer is a financial services provider computer.

8. (Currently Amended) A system for providing recent financial transaction data to a plurality of users of a web site comprising:

a first computer for collecting financial transaction data for a plurality of users of a first financial institution;

a second computer for collecting financial transaction data for a plurality of users of a second financial institution;

a server at said web site for receiving at least daily said financial transaction data from said first computer and said second computer;

a database for storing said financial transaction data received at least daily from said first computer and said second computer;

a first request ~~account number~~ from a first one of said plurality of users of said web site for financial transaction data <u>associated with a first account number</u> from said first financial institution~~;~~

~~a second account number from said first one of said plurality of users of said web site~~ <u>and</u> for financial transaction data <u>associated with a second account number</u> from said second financial institution;

a second request ~~third account number~~ from a second one of said plurality

of users of said web site for financial transaction data associated with a third

account number from a third financial institution; ~~and~~

financial transaction data from said database for said first account number,

said second account number, and said third account number wherein said financial

transaction data for said first account number and said second account number ~~is~~

~~presented to said first one of said plurality of users of said web site~~ and said

financial transaction data for said third account number is retrieved from said

database in response to said receiving said first request and said second request

~~presented to said second one of said plurality of users~~.

a first report generated by said server for presentation to said first one of

said plurality of users, said first report comprising financial transaction data from

said database for said first account number, said second account number; and

a second report generated by said server for presentation to said second

one of said plurality of users, said second report comprising financial transaction

data from said database for said third account number.

9. (Canceled)

10. (Previously Presented) The system of claim 8 further comprising an accounting

software package at said first one of said plurality of users' computer for receiving

said financial transaction data.

11. (Previously Presented) The system of claim 8 wherein said financial transaction

data is presented to said first one of said plurality of users in a browser.

12. (Previously Presented) The system of claim 8 wherein said financial transaction data is presented to said first one of said plurality of users in an online service information application.

13. (Previously Presented) The system of claim 8 wherein said financial transaction data originates from a plurality of processing centers.

14. (Previously Presented) The system of claim 8 wherein said first computer is a financial services provider computer.

15. (Currently Amended) A method for providing through a web site financial transaction data to a card user comprising:

collecting at a plurality of computers financial transaction data for a plurality of card users of a plurality of financial institutions;

transmitting at least daily said financial transaction data for said plurality of card users of said plurality of financial institutions from said plurality of computers to a database accessible from a server at said web site;

determining a first account number associated with a first one of said plurality of financial institutions for said first one of said plurality of card users when said first one of said plurality of card users accesses said web site;

determining a second account number associated with a second one of said plurality of financial institutions for said second one of said plurality of card users when said second one of said plurality of card users accesses said web site;

retrieving from said database said financial transaction data associated with said first account number in response to said first one of said plurality of card users accessing said web site;

generating a first report comprising said financial transaction data associated with said first account number;

transmitting to said first card user's computer said first report comprising said financial transaction data associated with said first account number ~~for said first card user to said first card user's computer and transmitting said financial transaction data associated with said second account number for said second card user to said second card user's computer.~~;

retrieving from said database said financial transaction data associated with said second account number in response to said second one of said plurality of card users accessing said web site;

generating a second report comprising said financial transaction data associated with said second account number;

transmitting to said second card user's computer said second report comprising said financial transaction data associated with said second account number.

16. (Canceled)

17. (Previously Presented) The method of claim 15 further comprising transmitting said financial transaction data to an accounting software package at said first card

user's computer.

18. (Currently Amended) The method of claim 15 wherein transmitting said <u>first report</u> <u>comprising said</u> financial transaction data <u>associated with said first account</u> <u>number</u> comprises transmitting said financial transaction data to a browser.

19. (Currently Amended) The method of claim 15 wherein transmitting said <u>first report</u> <u>comprising said</u> financial transaction data <u>associated with said first account</u> <u>number</u> comprises transmitting said financial transaction data to an online information service application.

20. (Previously Presented) The method of claim 15 wherein said first card user is selected from the group consisting of credit card users and debit card users.

21. (Previously Presented) The method of claim 15 wherein said financial transaction data originates from a plurality processing centers.

22. (Previously Presented) The method of claim 15 wherein one of said plurality of computers is a financial services provider computer.

23. (Currently Amended) A system for providing recent financial transaction data to a card user comprising:

a first computer for collecting financial transaction data for said card user from a first financial institution;

a second computer for collecting financial transaction data for said card user from a second financial institution;

a server at a web site for receiving at least daily said financial transaction

data from said first and second computers;

a database for storing said financial transaction data received at least daily;

an account number for said card user of said web site, said account number associated with said first financial institution or said second financial institution;

a request from said card user for financial transaction data associated with said account number;

financial transaction data from said database for said account number retrieved by said server in response to receiving said request from said card user;

a report generated by said server comprising said financial transaction data from said database for said account number, wherein said report comprising said financial transaction data for said account number is presented to said card user.

24. (Canceled)

25. (Currently Amended) The system of claim 23 further comprising an accounting software package at said card user's computer for receiving said financial transaction data associated with said account number.

26. (Currently Amended) The system of claim 23 wherein said report comprising said financial transaction data associated with said account number is presented to said card user in a browser.

27. (Currently Amended) The system of claim 23 wherein said report comprising said financial transaction data associated with said account number is presented to said card user in an online information service application.

28. (Previously Presented) The system of claim 23 wherein said card user is selected from the group consisting of credit card users and debit card users.

29. (Previously Presented) The system of claim 23 wherein said financial transaction data originates from a plurality of processing centers.

30. (Previously Presented) The system of claim 23 wherein said first computer is a financial services provider computer.

31. (Currently Amended) A method for providing recent financial transaction data to a user of a web site comprising:

collecting at a first computer financial transaction data for said user from a first financial institution;

collecting at a second computer financial transaction data for said user from a second financial institution;

transmitting from said first and second computer to a database accessible from a server at said web site said financial transaction data for said user wherein said financial transaction data relates to transactions posted the previous day;

confirming the identity of said user when said user accesses said web site;

determining an account number for said user for said first financial institution;

requesting from said server at said web site financial transaction data for said account number from said database when said user accesses said web site; and

generating at said server a report comprising said financial transaction data

for said account number; and

transmitting said report comprising said financial transaction data for said

account number to said user's computer.

32. (Original) The method of claim 31 wherein said financial transaction data

comprises credit card transaction data.

33. (Original) The method of claim 31 wherein said financial transaction data

comprises debit card transaction data.

34. (Original) The method of claim 31 wherein said financial transaction data

comprises credit card data and debit card transaction data.

35. (Canceled)

36. (Currently Amended) The method of claim 31 claim 35 wherein said user is

prompted for information said account number to generate said report.

37. (Previously Presented) The method of claim 31 further comprising downloading

said financial transaction data to an accounting program at said user's computer.

38. (Previously Presented) The method of claim 31 wherein said first computer is a

financial services provider computer.

39. (Currently Amended) A system for providing recent financial transaction data from

a plurality of financial institutions to users of a web site comprising:

financial transaction data for a first user for a first financial transaction at a

first one of said plurality of financial institutions;

financial transaction data for said first user for a second financial transaction at a second one of said plurality of financial institutions;

financial transaction data for a second user of a third financial transaction at a third one of said plurality of financial institutions;

a computer for collecting said financial transaction data for said first financial transaction, said financial transaction data for said second financial transaction and said financial transaction data for said third financial transaction;

a database accessible from a server at said web site for receiving from said computer within 24 hours of posting said financial transaction data for said first financial transaction, said financial transaction data for said second financial transaction, and said financial transaction data for said third financial transaction;

a process for verifying the identity of said first user and said second user when said users access said web site;

a first account number for said first user for accessing said first user's financial transaction data;

a second account number for said second user for accessing said second user's financial transaction data;

a request for obtaining from said server at said web site ~~and transmitting to said first user's computer~~ financial transaction data for said first account number and ~~to said second user's computer~~ financial transaction data for said second account number;

a first report generated by said server in response to said request and transmitted to said first user's computer, said first report comprising financial transaction data for said first account number; and

a second report generated by said server in response to said request and transmitted to said second user's computer, said second report comprising financial transaction data for said second account number.

40. (Original) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises credit card transaction data.

41. (Previously Presented) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises debit card transaction data.

42. (Previously Presented) The system of claim 39 wherein said financial transaction data from said first financial transaction comprises credit card transaction data and said financial transaction data for said second financial transaction comprises debit card transaction data.

43. (Canceled)

44. (Currently Amended) The system of claim 39 ~~claim 43~~ wherein said first user is prompted for information to generate said report.

45. (Previously Presented) The system of claim 39 further comprising an accounting program at said user's computer for downloading said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.

46. (Original) The system of claim 39 wherein said computer is a financial services provider computer.